

# SENIOR UPDATE

STATE SENATOR **MIKE KOWALL** • TOLL FREE 866.301.6515 • E-MAIL [senmkowall@senate.michigan.gov](mailto:senmkowall@senate.michigan.gov)

## DEAR NEIGHBOR:

*I appreciate the opportunity to serve as your state senator. I am here to work on the issues that matter most and take that responsibility very seriously.*

*It is helpful to hear your thoughts and opinions as I travel in the district. Among other issues, many seniors have shared their concern about our stagnant economy, particularly Michigan's job drain as their grandkids leave the state for work.*

*Along with putting Michigan back on track, I want you to know that one of my top priorities is protecting the safety and well-being of our senior citizens. This update provides timely consumer protection information I hope you find useful.*

*Please call on me if you have any questions or need assistance with any state matter. I look forward to hearing from you.*

Sincerely,



Mike Kowall



## KOWALL SUPPORTS BILLS TO PROTECT SENIORS FROM ELDER ABUSE

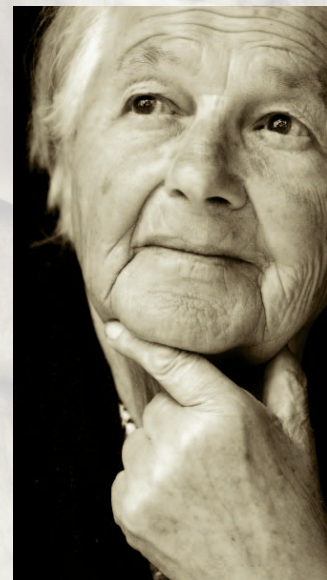
Our seniors should live in safety and security. Yet, an estimated 80,000 of Michigan's elderly may be victims of elder abuse.

Physical, emotional, and financial harm against the elderly, as well as neglect, is often unrecognized and underreported.

The Senate has introduced a full package of bills to better protect our vulnerable seniors. Among other provisions, Senate Bills 454-468 would:

- Create a senior medical alert for missing seniors, similar to an Amber Alert;
- Enact "whistle blower" type protections for employees;
- Allow victims to give testimony by closed circuit television or prerecorded video; and
- Create stricter penalties so the punishment fits the crime.

I look forward to seeing these bills signed into law. Our seniors deserve protection and the peace of mind that comes with it.



**Michigan Vulnerable Adult Helpline**  
1-800-996-6228

**Long Term Care Ombudsman**  
1-866-485-9393

**Elder Law of Michigan, Inc.**  
517-372-0792

**Legal Hotline for Michigan Seniors**  
1-800-347-5297

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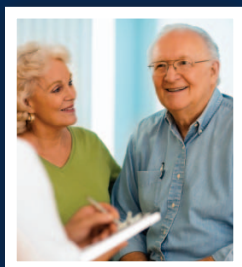
## Kowall supports check-off to benefit Alzheimer programs

An estimated 180,000 people in Michigan over age 65 are living with Alzheimer's disease - the most common cause of dementia in the elderly.

Legislation passed by the Senate would create a tax check-off for the Michigan Alzheimer's Association Fund starting with the 2011 tax year.

Under Senate Bills 324 and 325, taxpayers' contributions would benefit the programs and services provided by the Michigan chapters of the Alzheimer's Association.

Often called the "Long Goodbye," Alzheimer's disease is the 6th leading cause of death in the United States.



## Kowall supports Gold Star Family plate

Members of the "Greatest Generation" know all too well about the cost of defending freedom.

Senate legislation now enacted into law will help families honor their loved ones who died in service to our country.

Public Act 46 of 2011 (SB 102) allows a spouse, parent, sibling or child of a member of the armed services who died during combat to apply for a special license plate inscribed with a gold star and the words "Gold Star Family."

This special plate not only honors the sacrifices borne by our military families, but acts as a "moving memorial" for those who lost their lives in combat.

## SCANNER LAW RETAINS STRONG CONSUMER PROTECTION

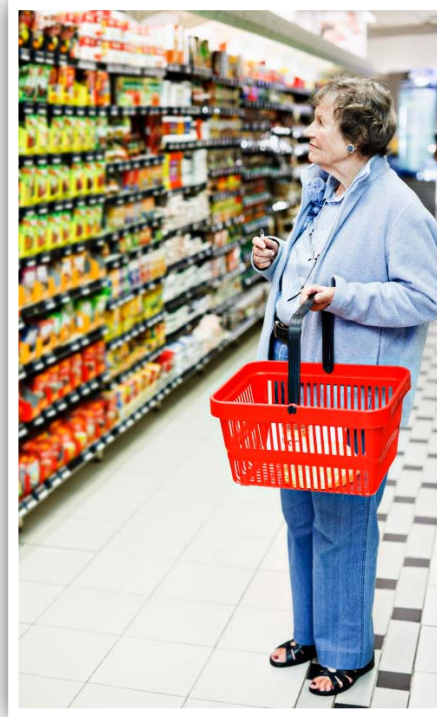
When you head to the store after September 1, you may notice items or products don't have a price sticker on them.

That's when a new law takes effect that replaces the regulation to individually mark the price on an item with a requirement to clearly and reasonably show an item's price. That could mean displaying the price with a sign, even an electronic reader, where the item is located.

The familiar consumer protections remain in place. After you check out, if you are charged more than the price displayed, you can request the difference between the price and what you were charged plus a bonus of 10 times the difference (minimum of \$1 and a maximum of \$5).

I am pleased with the strong consumer safeguards and can report that AARP is among many groups supporting this modernization of the law.

For more details, visit the consumer protection site at [www.michigan.gov/ag](http://www.michigan.gov/ag).



## TIPS FOR KEEPING TRACK OF PRICES WHILE SHOPPING:

*(Michigan Attorney General's Office)*

- ✓ Write price displayed next to item on grocery list
- ✓ Take photo of price displayed with cell phone
- ✓ Carry copy of store's price advertisements with you while you shop



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## SENATOR KOWALL CAUTIONS SENIORS ONLINE

As Internet use soars, so does the number of swindles and scams targeting seniors.

From investment fraud to identity theft, criminals are always looking at new schemes to grab seniors' savings. Although the Michigan Legislature has passed tough laws against fraud, being an informed consumer is the best way to protect your personal information and money.

The Michigan attorney general advises cyber seniors to "consider the source" when online and keep these safety tips in mind:

- Never trust a link sent to you by someone you don't know.
- Never trust an e-mail that asks for personal information.
- Some scams contain text warning you against fraud.
- Never believe that someone you don't know is going to give you money.
- Foreign lotteries are illegal in the United States. You cannot win no matter what they say.

For more information, visit [www.seniorbrigade.com](http://www.seniorbrigade.com).

## KOWALL URGES SENIORS TO TRACK DOWN UNCLAIMED PROPERTY

Could you have "lost" property – perhaps an uncashed check or forgotten security deposit? Then visit **[www.michigan.gov/treasury](http://www.michigan.gov/treasury)** to search Michigan's unclaimed property database as soon as possible. Recent legislation revised the period to claim property from five to three years.

The state Department of Treasury has millions of dollars in lost or forgotten assets from dormant bank accounts, uncashed checks, valuables left in safe deposit boxes and stock certificates.

Because these properties were considered abandoned and unclaimed by the bank or company entrusted with them, they are turned over to the state, as required by law. The department is the custodian of these assets and returns them to their owners (or the owners' heirs) when they are rightfully claimed.

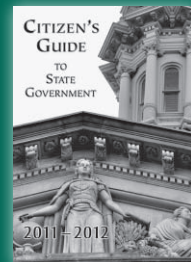
## FREE RESOURCES

Click on the book below or contact my office for any of the following:

### State of Michigan map



### Citizen's Guide to State Government



### Consumer Protection Resource Guide



### Planning for Your Peace of Mind

